

United States Bankruptcy Court
Southern District of IndianaIn re:
Terri Lynn Garrigus
DebtorCase No. 15-02399-JMC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0756-1

User: admin
Form ID: b3180wPage 1 of 2
Total Noticed: 36

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db +Terri Lynn Garrigus, 5337 Bluff View Dr, Indianapolis, IN 46217-2710
 cr +Trifera, LLC, 2001 Western Avenue, Suite 430, Seattle, WA 98121-3132
 13337595 +Aspen Dental, 281 Sanders Creek Pkwy, East Syracuse, NY 13057-1307
 13562707 +Bluff View Meadows HOA, 11711 N College Ave., #100, Carmel, IN 46032-5601
 13337596 +Capital One Bank, C/O First Nat. Collection Bur. Inc, 3631 Warren Way, Reno, NV 89509-5241
 13337597 +Charter One Bank, C/O RJM Acquisition Funding, 575 Underhill Blvd. #224, Syosset, NY 11791-3416
 13337598 Citimortgage/BSI Financial, PO Box 6243, Sioux Falls, SD 57117-6243
 13518719 +Clearspring Loan Services, Inc, 18451 North Dallas Parkway Suite 100, Dallas, TX 75287-5209
 13337599 +Community Health Network, C/O Med Shield, PO Box 55707, Indianapolis, IN 46205-0707
 13337600 Diagnostic Rheumatology, C/O IMC Credit Services, PO Box 20636, Indianapolis, IN 46220-0636
 13337602 #Foutty & Foutty, LLP, 155 E. Market Street #605, Indianapolis, IN 46204-3219
 13337603 Franciscan Alliance, PO Box 664056, Indianapolis, IN 46266-4056
 13337604 Franciscan Alliance Inc., PO Box 660041, Indianapolis, IN 46266-0041
 13337605 Genisis Credit Bankcard Services, PO Box 84049, Columbus, GA 31908-4049
 13337606 +HSA Fannie Mae, C/O Clear Spring Loan Inc, PO Box 4869, Dept 447, Houston, TX 77210-4869
 13337608 Labcorp of America, PO Box 2240, Burlington, NC 27216-2240
 13380795 +Midwest Title Loans, 3440 Preston Ridge Rd, Ste 500, Alpharetta, GA 30005-3823
 13337609 +Midwest Title Loans, 417 S Gilbert, Danville, IL 61832-6634
 13337610 +Nationstar Mortgage, c/o Reisenfeld & Associates, 3962 Red Bank Road, Cincinnati, OH 45227-3408
 13350416 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13337611 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 13337612 +Shelby Materials, PO Box 242, Shelbyville, IN 46176-0242
 13337613 Southside Emergency Assoc, C/O IMC Credit Services, PO Box 20636, Indianapolis, IN 46220-0636
 13337614 Southside Foot Clinic, C/O IMC Credit Services, PO Box 20636, Indianapolis, IN 46220-0636
 13585955 +VENTURES TRUST 2013-I-H-R BY MCM CAPITAL PARTNERS,, C/O BSI FINANCIAL SERVICES, 7500 OLD GEORGETOWN RD, STE 1350, BETHESDA, MD 20814-6240

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13337593 +E-mail/Text: emeyers@msdpt.k12.in.us Aug 21 2018 23:31:37 Abraham Lincoln Elementary, 5241 Brethob Rd, Indianapolis, IN 46217-3500
 13337594 E-mail/Text: clientsupport@afcsonline.com Aug 21 2018 23:31:33 American Financial Credit, 10333 N. Meridian Street #270, Indianapolis, IN 46290-1144
 13353880 EDI: AIS.COM Aug 22 2018 03:23:00 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13485851 EDI: RESURGENT.COM Aug 22 2018 03:23:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13364987 +E-mail/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Aug 21 2018 23:33:01 Indiana Department of Revenue, Bankruptcy Section N-240, 100 North Senate Avenue, Indianapolis, IN. 46204-2253
 13337607 +E-mail/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Aug 21 2018 23:33:01 Indiana Department of Revenue, 100 N. Senate Ave. Rm N203 Bankruptcy, Indianapolis, IN 46204-2217
 13337601 EDI: JEFFERSONCAP.COM Aug 22 2018 03:23:00 Fingerhut, Jefferson Capitol System LLC, 16 McLeland Road, Saint Cloud, MN 56303-2049
 13508049 EDI: Q3G.COM Aug 22 2018 03:23:00 Quantum3 Group LLC as agent for, Genesis Consumer Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13337615 E-mail/Text: mmrgbk@miramedgrp.com Aug 21 2018 23:31:55 St. Francis Hospital, C/O Mira Med Revenue Group, 991 Oak Creek Dr, Lombard, IL 60148-6408
 13337616 +E-mail/Text: EBN_IndianapolisSCA@receivemorermp.com Aug 21 2018 23:32:49 Statewide Credit Assn Inc, 6957 Hillsdale Ct, Indianapolis, IN 46250-2054
 13948678 +E-mail/Text: bncmail@w-legal.com Aug 21 2018 23:32:04 Trifera, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

Evan L. Moscov on behalf of Creditor Trifera, LLC evan.moscov@moscovlaw.com,
BNCmail@w-legal.com;teresap@w-legal.com
John Morgan Hauber ecfmail@hauber13.com, ecfmail1@hauber13.com
Mark S Zuckerberg on behalf of Debtor Terri Lynn Garrigus filings@mszlaw.com,
s.mr72948@notify.bestcase.com
Phillip A. Norman on behalf of Creditor Ventures Trust 2013-I-H-R by MCM Capital Partners,
pnorman@mlg-defaultlaw.com, dbengs@mlg-defaultlaw.com;smatthei@mlg-defaultlaw.com
U.S. Trustee ustpregion10.in.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:**Terri Lynn Garrigus**

Debtor:

Name

Social Security number or ITIN: xxx-xx-8463

EIN: _____

United States Bankruptcy Court – Southern District of Indiana

Case number: **15-02399-JMC-13****Order of Discharge**

12/2015

IT IS ORDERED that a discharge under 11 U.S.C. § 1328(a) is granted to the following debtor:

Terri Lynn Garrigus

Dated: August 21, 2018By the court: /s/ James M. Carr

Judge, U.S. Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay the debtor damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtor's property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Pursuant to 11 U.S.C. § 524(f), this order does not prevent the debtor from paying any debt voluntarily.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts provided for by the chapter 13 plan.

In a case involving community property, special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

[For more information, see page 2 >](#)

Debtor Terri Lynn Garrigus

Case number 15-02399-JMC-13

Explanation of Bankruptcy Discharge in a Chapter 13 Case (continued)**Some debts are not discharged**

Examples of debts that are not discharged are listed below:

- Debts that are domestic support obligations.
- Debts for most student loans.
- Debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan.
- Debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case.
- Debts for most fines, penalties, forfeitures, or criminal restitution obligations.
- Some debts which the debtor did not properly list.
- Debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due.

- Debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained.
- Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual.
- Debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a Chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.